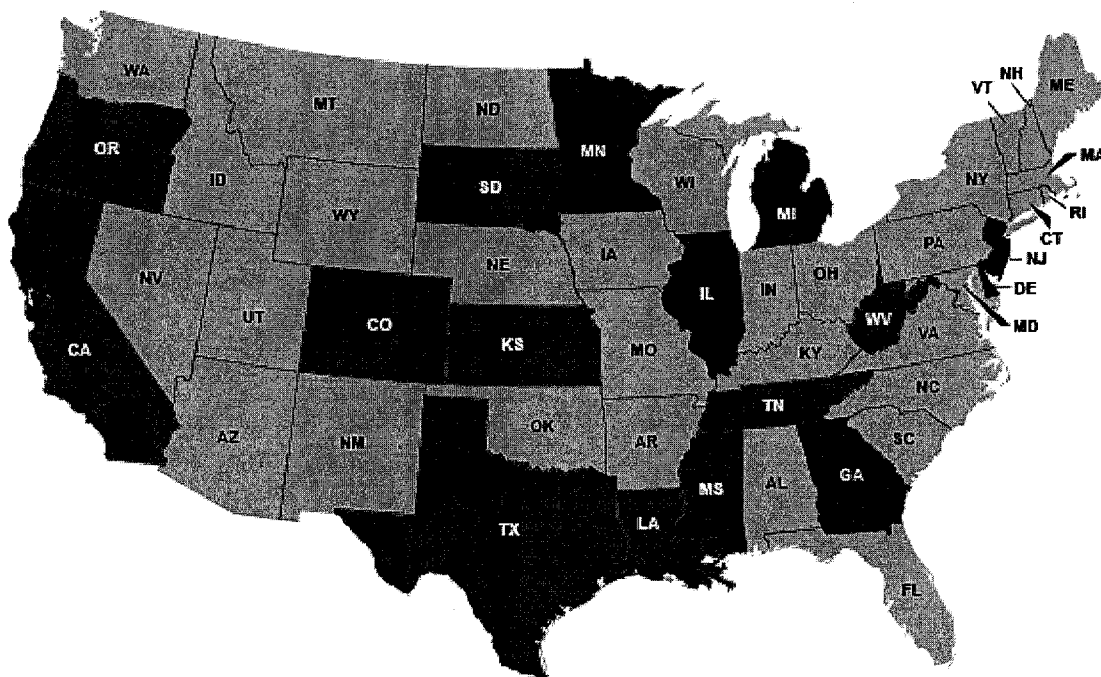


EXHIBIT A

Better Screening. Better Decisions. BetterNOI.



EVALUATE YOUR SCREENING RISK

Effective resident screening combines credit and criminal background checks, application verifications and ongoing analysis of previous screening decisions. BetterNOI offers comprehensive, accurate and cost-effective screening designed exclusively for the multifamily industry.

 REQUEST A DEMO TODAY



More information where it counts

BetterNOI provides the best combination of credit, criminal and eviction data by combining instant searches with county level researchers. Our system utilizes instant national databases and fee-based state and county systems PLUS we dispatch county researchers to courthouses across the country to access records that may not appear on any database.



Clear, automated recommendations

Using your customized criteria model, each applicant is evaluated and receives a clear recommendation. At the top of the easy-to-read screening report, the Decision Overview shows concisely whether an application meets your standards. With multiple applicants, you'll know how each individual contributes to the application in all areas.



FollowMe Logic and National Criminal Records

A proprietary criminal history search using cross-referenced address verification and multi-county records analysis for the most up-to-date applicant scoring information available. Our system searches the addresses provided by the applicant PLUS addresses connected to their credit report that may have been omitted.



Verification options

One of two national companies to offer call center rental and employment verification services.

WHAT AREN'T THEY TELLING YOU?

Criminal background checks vary widely — make sure you understand which records you receive and **WHICH ONES YOU DON'T!**



BetterNOI Provides All Three Types of Research



**Instant National
Criminal Search**



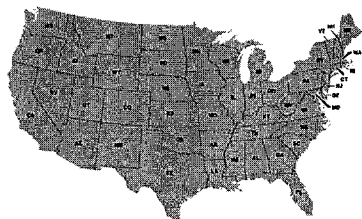
**Fee Based State
/ County
Systems**



**County
Researchers at
Local
Courthouses**

A collection of
criminal records

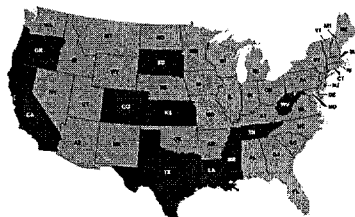
25% of criminal
convictions



National database
search covers all states
but may not go "deep"

A fee-based court
search for non-
participating courts

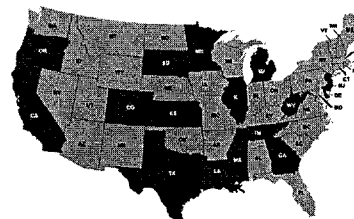
48% of criminal
records



Adding state and county
fee based search is
more "depth"

Locally based
criminal court
researchers

A fleet of field
researchers
deployed to
inaccessible
counties



County court runners is
the deepest level of
research

AVAILABLE SERVICES

BetterNOI provides the best combination of credit, criminal and eviction data, with decisions tailored around your specific leasing criteria.

National Credit Reports



Criminal Record Investigations



Court Eviction Report



Social Security Search



Employment and Rental History Verification



Eviction Record Investigations

Unlock critical information regarding an applicant's previous rental performance. Not available in standard Equifax, Experian, and TransUnion credit reports, court eviction reports may be a useful predictor of an applicant's future rental outcome. For example, a record of past court actions, not limited to evictions, against an applicant, may suggest a higher level of risk that the applicant may not satisfactorily fulfill his/her lease obligations.

Our detailed information, taken directly from the court record, includes:

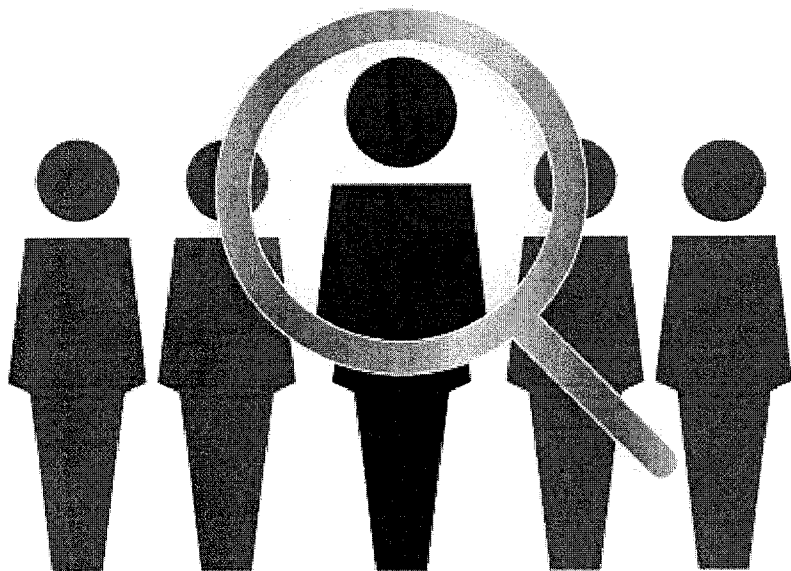
- Defendant Name and Address
- Case Type, Date and Number
- Case Status, Claim Amount and/or Judgment
- Plaintiff/Petitioner Name and Telephone Number
- Court/County

Our court eviction reports are supported by advanced technology and unsurpassed customer service. Whether you choose a customized applicant scoring model, designed with your specific guidelines in mind, or an accredited multi-family risk model, our reports allow you to analyze eviction records and provide clear accept/decline guidelines based on your established criteria. This ensures consistent decision making, improves Fair Housing compliance, and relieves your staff from having to interpret criminal reports and other subjective data.

Obtain accurate facts before your hire. BetterNOI is your single-source provider of comprehensive, accurate and cost-effective background investigations

VALIDATE
YOUR WORKFORCE CHOICES

Employees have access to proprietary company resources, including private customer information, physical assets, even cash or credit card transactions. Employee Reports provides critical insights about prospective employees' backgrounds' before you make the decision to add them to your team.



Verify applicant information

using cross-referenced address data, multi-county records analysis, even department of motor vehicle records.



Maintain compliance

with I-9 and Patriot Act requirements for employers.



Design

an optimal background screening based on your company's needs, placement time frame and hiring criteria.

National Credit Reports	>
Criminal Record Investigation	>
Driving Records	>
Public and Civil Records	>
Compliance and SSN Search	>
Employee Reports Verification	>
Drug Testing	>

National Credit Bureau

Credit Risk Score and Screening Summary

Employee Reports generates easy-to-read reports that give you crucial information from one or more major credit bureaus in seconds.

Employee credit reports provide:

- Previous address and employer information
- Employee credit history including outstanding debts and collection accounts
- Open loans and third party inquiries

Each month, we execute thousands of automated decisions and process thousands of report transactions. An employment credit check assist you in staffing positions with access to financial transactions or information.

No one has a better understanding of data management, and reliable and accurate tools to help you make decisions, than Employee Reports.



REQUEST A DEMO TODAY



220 Gerry Drive, Wood Dale, IL 60191 | Phone: (866) 389-4042 | Fax: (866) 389-4043

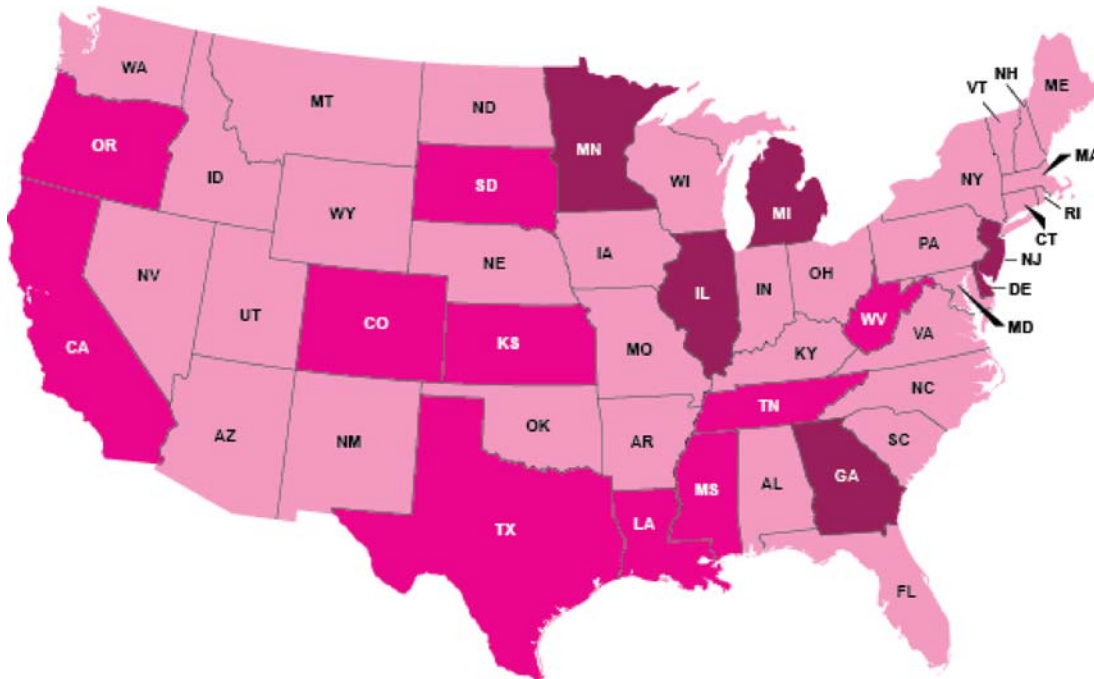
Leasing (/leasing) Screening (/screening-reports) Risk Management (/risk-management)
Financials (/financial) About Us (/about) News & Events (/news)

Contact Us (/contact) Job Opportunities (/jobs) Terms & Conditions (/modal/tc)
Privacy Policy (/modal/privacy-policy)

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EXHIBIT B

Better Screening. Better Decisions. BetterNOI.



EVALUATE YOUR SCREENING RISK

Effective resident screening combines credit and criminal background checks, application verifications and ongoing analysis of previous screening decisions. BetterNOI offers comprehensive, accurate and cost-effective screening designed exclusively for the multifamily industry.



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Clear, automated recommendations

Using your customized criteria model, each applicant is evaluated and receives a clear recommendation. At the top of the easy-to-read screening report, the Decision Overview shows concisely whether an application meets your standards. With multiple applicants, you'll know how each individual contributes to the application in all areas.



FollowMe Logic and National Criminal Records

A proprietary criminal history search using cross-referenced address verification and multi-county records analysis for the most up-to-date applicant scoring information available. Our system searches the addresses provided by the applicant PLUS addresses connected to their credit report that may have been omitted.

Criminal background checks vary widely — make sure you understand which records you receive and **WHICH ONES YOU DON'T!**



BetterNOI Provides All Three Types of Research

- National Credit Reports >
- Criminal Record Investigations >
- Court Eviction Report >
- Social Security Search >
- Employment and Rental History Verification >

National Credit Reports

Our proprietary system generates easy-to-read reports from one or more major credit bureaus in seconds. Resident credit reports provide crucial information, including:

- Clear leasing recommendations based on criteria designated by your organization
- Detailed applicant information:
 - Previous address information
 - Credit history including outstanding debts and collection accounts
 - Open loans and third party inquiries

Our system utilizes three major credit bureaus to ensure you have access to the most complete and relevant credit information available. Each month, we execute thousands of automated decisions and process thousands of report transactions. Through Screening Reports, BetterNOI proudly serves conventional, tax credit and affordable properties.

Obtain accurate facts before your hire. BetterNOI is your single-source provider of comprehensive, accurate and cost-effective background investigations

Employees have access to proprietary company resources, including private customer information, physical assets, even cash or credit card transactions. Employee Reports provides critical insights about prospective employees' backgrounds' before you make the decision to add them to your team.



National Credit Reports	>
Criminal Record Investigation	>
Driving Records	>
Public and Civil Records	>
Compliance and SSN Search	>
Employee Reports Verification	>
Drug Testing	>

National Credit Bureau

Credit Risk Score and Screening Summary

Employee Reports generates easy-to-read reports that give you crucial information from one or more major credit bureaus in seconds.

Employee credit reports provide:

- Previous address and employer information
- Employee credit history including outstanding debts and collection accounts
- Open loans and third party inquiries

Each month, we execute thousands of automated decisions and process thousands of report transactions. An employment credit check assist you in staffing positions with access to financial transactions or information.

No one has a better understanding of data management, and reliable and accurate tools to help you make decisions, than Employee Reports.

 **REQUEST A DEMO TODAY**



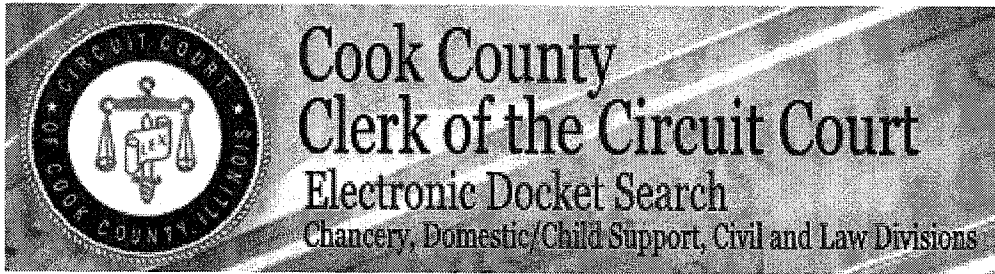
220 Gerry Drive, Wood Dale, IL 60191 | Phone: (866) 389-4042 | Fax: (866) 389-4043

**[Leasing \(/leasing\)](/leasing) [Screening \(/screening-reports\)](/screening-reports) [Risk Management \(/risk-management\)](/risk-management)
[Financials \(/financial\)](/financial) [About Us \(/about\)](/about) [News & Events \(/news\)](/news)**

**[Contact Us \(/contact\)](/contact) [Job Opportunities \(/jobs\)](/jobs) [Terms & Conditions \(/modal/tc\)](/modal/tc)
[Privacy Policy \(/modal/privacy-policy\)](/modal/privacy-policy)**

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EXHIBIT C



Case Information Summary for Case Number
2016-M1-713783

Filing Date: 08/04/2016
Division: Municipal Division
Ad Damnum: \$700.00

Case Type: JOINT ACTION
District: First Municipal
Calendar:

Party Information

Plaintiff(s)
TICO APTS LLC

Attorney(s)
PATT ALDON W
120W MADISON200-60
CHICAGO IL, 60602
(312) 641-0885

Defendant(s)
HOWARD DEBORAH
UNKNOWN OCCUPANTS

Defendant Date of Service Attorney(s)

Case Activity

Activity Date: 08/04/2016

Participant: TICO APTS LLC

JOINT ACTION COMPLAINT FILED

Date: 08/18/2016

Court Time: 0930

Court Room: 1408

Court Fee: 259.00

Ad Damnum Amount: 700.00

Attorney: PATT ALDON W

Activity Date: 08/04/2016

Participant: TICO APTS LLC

SUMMONS ISSUED AND RETURNABLE

Attorney: PATT ALDON W

Activity Date: 08/12/2016

Participant: HOWARD DEBORAH

SUMMONS RETURNED - N.S. REASON: NO CONTACT

Date: 08/11/2016

Activity Date: 08/12/2016

Participant: UNKNOWN OCCUPANTS

SUMMONS RETURNED - N.S. REASON: NO CONTACT

Date: 08/11/2016

Activity Date: 08/17/2016

Participant: TICO APTS LLC

ALIAS SUMMONS ISSUED AND RETURNABLE

Date: 08/31/2016

Court Time: 0930

Court Room: 1408

Attorney: PATT ALDON W

Court Fee: 6.00

Ad Damnum Amount: 700.00

Activity Date: 08/17/2016

Participant: TICO APTS LLC

ALIAS SUMMONS ISSUED AND RETURNABLE

Date: 08/31/2016

Court Time: 0930

Court Room: 1408

Attorney: PATT ALDON W

Court Fee: 6.00

Ad Damnum Amount: 700.00

Activity Date: 08/18/2016

Participant: TICO APTS LLC

STRIKE FROM THE CALL - ALLOWED -

Date: 08/18/2016

Judge: HAMBRIGHT ORVILLE E JR

Activity Date: 08/30/2016

Participant: HOWARD DEBORAH

ALIAS SUMMONS NOT SERVED BY SPECIAL PROCESS SERVER

Date: 08/23/2016

Activity Date: 08/30/2016

Participant: UNKNOWN OCCUPANTS

ALIAS SUMMONS NOT SERVED BY SPECIAL PROCESS SERVER

Date: 08/23/2016

Activity Date: 08/30/2016

Participant: HOWARD DEBORAH

ALIAS SUMMONS RETURNED - N.S. REASON: NO CONTACT

Date: 08/23/2016

Activity Date: 08/30/2016

Participant: UNKNOWN OCCUPANTS

ALIAS SUMMONS RETURNED - N.S. REASON: NO CONTACT

https://courtlink.lexisnexis.com/cookcounty/FindDock.aspx?DocketKey=CABG0MB0HBDHID0MD
Date: 08/23/2016

Activity Date: 08/31/2016

Participant: TICO APTS LLC

STRIKE FROM THE CALL - ALLOWED -

Date: 08/31/2016

Judge: HAMBRIGHT ORVILLE E JR

[Back to Top](#)

Please note: Neither the Circuit Court of Cook County nor the Clerk of the Circuit Court of Cook County warrants the accuracy, completeness, or the currency of this data. This data is not an official record of the Court or the Clerk and may not be represented as an official court record.

If data does not appear in a specific field, we likely do not have the responsive data in our master database.

[Start a New Search](#)

EXHIBIT D



Phone 866.389.4042

Fax 866.389.4043

LUCHA

Humboldt Park Residence - 2094A

Phone: (773) 276-5338

Applicant Name	Date In	Report ID	Report Type	Decision
Comments		Input By		
DEBORAH HOWARD	01/03/2017 11:25 AM	[REDACTED]	Standard	N/A
Credit Score: 0 (TransUnion)	Monthly Income: \$735	Rent: \$424	Rent To Income: 57.7%	(Market)

Evelyn Vega

DEBORAH HOWARD

Birthdate: XX/XX/ [REDACTED]

Social Security #: XXX-XX- [REDACTED]

Current Address: 4050 W HIRSCH
CHICAGO, IL 60651**Identity Verification**

DEBORAH HOWARD

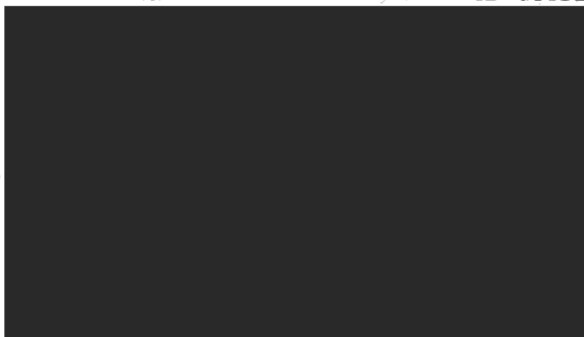
SOCIAL SECURITY NUMBER ISSUED IN ILLINOIS (XXX-XX- [REDACTED])

Names and AKAs

NO NAMES OR AKAS FOUND

Addresses

4050 W HIRSCH CHICAGO IL 60651

**Criminal Records**

DEBORAH HOWARD

NO CRIMINAL RECORDS FOUND

National Search: National Criminal Search, National Sex Offender, OFAC**County Search:** Cook IL, DuPage IL, Lake IL, Will IL, Hamilton TN, Milwaukee WI**Multi-State
Sex Offender
Search:**

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

HUD prohibits landlords from denying applicants based solely on arrest records. HUD also prohibits blanket policies of refusing to rent to anyone with a criminal conviction record. Rental policies must consider applicants on a case-by-case basis and distinguish between criminal conduct that risks safety and/or property from criminal conduct that does not. For more information see our website or consult your attorney.

Eviction Records

DEBORAH HOWARD

Plaintiff	County	Date
Remarks	Address	Case Number
TICO APTS LLC	COOK	08/04/2016

EXHIBIT E



**Lawyers' Committee
for Better Housing**
Advocating for Chicago Tenants

April 10, 2018

Sent via Registered Mail & Facsimile

BetterNOI, LLC
220 Gerry Drive
Wood Dale, Illinois 60191
Fax: (888) 219-9174

BetterNOI:

This letter is being sent pursuant to 15 U.S.C. § 1681i(a)(1)(A) to dispute an entry included in a tenant screening report provided to LUCHA Humboldt Park Residence—2094A on or around January 3, 2017. We are writing to dispute the following information in this report:

Eviction Records. Plaintiff: TICO APTS LLC. County: Cook. Address: 4050 W. Hirsch #1 Chicago IL. Date: 08/04/2016. Case: 16-M1-713783.

This item is inaccurate because it identifies Ms. Howard as having been evicted on August 4, 2016. While she was a defendant in an eviction case with that case number, she was never served with process, nor was an order of possession issued or executed against her.

Enclosed are copies of the screening report and the court documents supporting this dispute. Please investigate this matter and delete the disputed item as soon as possible. Please note that the reinvestigation requested herein must occur within thirty (30) days of your receipt of this letter, pursuant to 15 U.S.C. § 1681i(a)(1)(A).

Please send notice of your determination, pursuant to 15 U.S.C. § 1681i(6)(A), within five (5) days of the conclusion of your reinvestigation, to Nathan H. Nash at the email, mailing, or facsimile addresses listed below.

Sincerely,

[Redacted]
Deborah Howard
[Redacted]

[Redacted]
Nathan H. Nash /
Arthur Liman Fellow & Staff Attorney
Direct: (312) 784-3512
nnash@lcbh.org

Enclosures: Docket for Case No. 2016-M1-713783, Cook County Circuit Court
BetterNOI Tenant Screening Report